

What is claimed is:

1 1. A method of transferring documents from a party to
2 a transferee, said method comprising:
3 distributing transfer devices to a plurality of
4 parties, each said transfer device equipped with a
5 unique device code;
6 creating a device database comprising a set of
7 device records;
8 loading each of said unique device codes into a
9 different one of said device records;
10 loading party data, identifying said parties, into
11 different ones of said device records;
12 loading transferee data, identifying said
13 transferees, into different ones of said device
14 records; and
15 initiating a transfer of a particular document
16 from a requesting party to a particular transferee by
17 the step of using said device code on a transfer device
18 previously distributed to said requesting party in said
19 distributing step to obtain the identities of said
20 requesting parties and said particular transferee.

1 2. The method of claim 1 wherein said step of using
2 said device code comprises accessing a corresponding
3 one of said device records to obtain said party data
4 and said transferee data.

1 3. The method of claim 2 wherein said initiating step
2 comprises providing said party with a pick-up code for
3 use by said transferee when collecting said document.

1 4. The method of claim 3 wherein each of the transfer
2 devices, as distributed to a corresponding one of the
3 users, has no transferee data or device record
4 associated therewith.

1 5. The method of claim 2 wherein said step of
2 initiating a transfer comprises providing said party
3 with a pick-up code, and wherein said party discloses
4 said pick-up code to said transferee for use by said
5 transferee when collecting said document.

1 6. The method of claim 5 wherein each of the transfer
2 devices, as distributed to a corresponding one of the
3 users, has no transferee data or device record
4 associated therewith.

1 7. The method of claim 6 further comprising a
2 transfer company, wherein said document comprises
3 currency, and said initiating step includes said
4 requesting party giving said transfer company said
5 currency and said transfer device previously
6 distributed to said requesting party.

1 8. The method of claim 7 further comprising the step
2 of said transferee giving a different transfer company
3 said pick-up code, and said different transfer company

4 giving said transferee funds corresponding to said
5 currency.

1 9. The method of claim 8 wherein said distributing
2 step comprises distributing transfer devices, each
3 containing a data-storage medium having said unique
4 device code stored therein in machine-readable form.

1 10. The method of claim 8 wherein said distributing
2 step comprises distributing transfer devices, each
3 comprising a card with a magnetic strip having said
4 unique device code magnetically stored therein.

1 11. The method of claim 10 wherein said initiating
2 step comprises said transfer company reading said
3 unique device code from said magnetic strip.

1 12. A method of transferring money from a customer to
2 a beneficiary via a money-transfer system, said method
3 comprising:

4 said money-transfer system distributing
5 money-transfer devices to a plurality of customers,
6 each of said money-transfer devices equipped with a
7 unique device code;

8 creating a device database at said money-transfer
9 system, said device database comprising a set of device
10 records;

11 loading each of said unique device codes into a
12 different one of said device records;

13 loading customer data, identifying said customers,
14 into different ones of said device records;

15 loading beneficiary data, identifying said
16 beneficiaries, into different ones of said device
17 records;

18 said money-transfer system initiating a transfer
19 of a particular amount of money from a requesting
20 customer to a particular beneficiary by collecting from
21 said requesting customer one of said money-transfer
22 devices and said particular amount of money, accessing
23 said device code from said one of said money-transfer
24 devices to locate a corresponding one of said device
25 records, and retrieving the identities of said
26 requesting customer and said particular beneficiary
27 from said customer data and said beneficiary data; and

28 said money-transfer system giving said customer a
29 unique pick-up code for use by said particular
30 beneficiary to collect funds corresponding to said
31 particular amount of money after giving said
32 money-transfer system said pick-up code.

1 13. The method of claim 12 wherein the step of
2 distributing money-transfer devices comprises said
3 money-transfer system distributing money-transfer
4 devices containing a data-storage medium having said
5 unique device code stored therein.

1 14. The method of claim 13 wherein each of the
2 transfer devices, as distributed to a corresponding one
3 of said customers, has no device record or beneficiary
4 information associated therewith.

1 15. The method of claim 14 wherein said distributing
2 step comprises providing said money-transfer devices as
3 cards each carrying a magnetic strip having one of said
4 unique device codes magnetically stored therein.

1 16. The method of claim 14 further comprising
2 electronically networking a transfer company with a
3 number of selling agents and paying agents to form said
4 money-transfer system, and wherein said initiating step
5 includes said requesting customer giving one of said
6 money-transfer devices and said particular amount of
7 money to a first selling agent, and said first selling
8 agent machine reading said unique device code from said
9 magnetic strip, and transmitting data specifying said
10 unique device code and said particular amount of money
11 to said transfer company.

1 17. The method of claim 16 further comprising said
2 transfer company, in response to the step of said first
3 selling agent transmitting data, generating said
4 pick-up code and transmitting said pick-up code to said
5 first selling agent.

1 18. The method of claim 17 further comprising the
2 steps of said first selling agent giving said pick-up
3 code to said requesting customer, said requesting
4 customer disclosing said pick-up code to said
5 particular beneficiary, said particular beneficiary
6 giving said pick-up code to one of said paying agents,
7 and said one of said paying agents giving said

8 particular beneficiary funds corresponding to said
9 particular amount of money.

1 19. The method of claim 14 further comprising the step
2 of storing the unique device code in the data-storage
3 medium in machine-readable form.

1 20. The method of claim 19 further comprising
2 electronically networking a transfer company with a
3 number of selling agents and paying agents to form said
4 money-transfer system, and wherein said initiating step
5 includes said requesting customer giving one of said
6 money-transfer devices and said particular amount of
7 money to a first selling agent, and said first selling
8 agent machine reading said unique device code from said
9 magnetic strip, and transmitting data specifying said
10 unique device code and said particular amount of money
11 to said transfer company.

1 21. The method of claim 20 further comprising said
2 transfer company, in response to the step of said first
3 selling agent transmitting data, generating said
4 pick-up code and transmitting said pick-up code to said
5 first selling agent.

1 22. The method of claim 21 further comprising the
2 steps of said first selling agent giving said pick-up
3 code to said requesting customer, said requesting
4 customer disclosing said pick-up code to said
5 particular beneficiary, said particular beneficiary
6 giving said pick-up code to one of said paying agents,

7 and said one of said paying agents giving said
8 particular beneficiary funds corresponding to said
9 particular amount of money.

1 23. A document-transfer system, for transferring
2 documents between parties and transferees, comprising:
3 a plurality of transfer devices each equipped with
4 a unique device code;

5 a document-transfer company having data-processor
6 means for creating a device database comprising a set
7 of device records, each of said device records
8 containing a different one of said unique device codes,
9 party data identifying one of said parties, and
10 transferee data identifying one of said transferees;

11 a plurality of transfer agents each comprising
12 transfer means for initiating a transfer of a
13 particular document from a requesting party to a
14 particular transferee by accessing one of said device
15 codes from a transfer device previously distributed to
16 said requesting party to locate a corresponding one of
17 said device records from said data-processor means to
18 obtain the identities of said requesting party and said
19 particular transferee; and

20 code-pick-up means, responsive to said transfer
21 means, for providing said requesting party with a
22 pick-up code for use by said transferee when collecting
23 said document.

1 24. The system of claim 23 wherein said transfer
2 devices each comprise a data-storage medium having said
3 unique device code stored therein.

1 25. The system of claim 24 wherein the data-storage
2 medium stores the unique device code in
3 machine-readable form.

1 26. The system of claim 25 wherein said transfer
2 devices each comprise a card with a magnetic strip
3 having said unique device code magnetically stored
4 therein.

1 27. The system of claim 25 wherein said transfer
2 agents comprise data terminal means for reading said
3 unique device code from said magnetic strip, and for
4 transmitting a description of said document and said
5 unique device code to said document-transfer company.

1 28. The system of claim 24 wherein said data terminal
2 means comprise document-pick-up means for accessing
3 transaction data located in said data-processor means
4 in response to said transferee providing a
5 corresponding one of said transfer agents with said
6 pick-up code.

1 29. The system of claim 28 wherein said document is
2 currency and said transfer means initiates said
3 transfer in response to said requesting party giving a
4 corresponding one of said transfer agents said
5 currency.

1 30. A money-transfer system, for transferring money
2 from a customer to a beneficiary, comprising:

3 a plurality of transfer devices each equipped with
4 a unique device code;

5 a money-transfer company having data-processor
6 means for creating a device database comprising a set
7 of device records, each of said device records
8 containing a different one of said unique device codes,
9 customer data identifying one of said customers, and
10 beneficiary data identifying one of said beneficiaries;
11 and

12 a plurality of selling agents electronically
13 networked with said money-transfer company, each of
14 said selling agents comprising transfer means for
15 initiating a transfer of currency from a requesting
16 customer to a particular beneficiary by collecting said
17 currency and accessing a first device code from a first
18 transfer device previously distributed to said
19 requesting customer, and for providing said requesting
20 customer with a fund-pick-up code for use by said
21 transferee when collecting funds corresponding to said
22 currency.

1 31. The system of claim 30 wherein each of said
2 transfer devices comprises a data-storage medium having
3 said unique device code stored therein.

1 32. The system in claim 31 wherein the data-storage
2 medium stores the unique device code in
3 machine-readable form.

1 33. The system of claim 32 wherein said transfer
2 devices each comprise a card with a magnetic strip

3 having said unique device code magnetically stored
4 therein.

1 34. The system of claim 33 wherein said selling agents
2 comprise data terminal means for reading said unique
3 device code from said magnetic strip, and for
4 transmitting transaction data, stating the amount of
5 said currency and said unique device code, to said
6 money-transfer company, and for receiving from said
7 money-transfer company said fund-pick-up code.

1 35. The system of claim 31 further including a
2 plurality of paying agents electronically networked
3 with said money-transfer company, each of said paying
4 agents comprising fund-pick-up means for accessing
5 transaction data located in said data-processor means
6 in response to said beneficiary providing a
7 fund-pick-up code and personal identification to said
8 paying agent.